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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Ра	it 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name				
	Write the name that is on your government-issued picture identification (for	Kristina First name	First name	First name	_
	example, your driver's	Lynn			
	license or passport).	Middle name	Middle name	Middle name	_
	Bring your picture	Smith			
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	_
2.	All other names you have used in the last 8 years				
	Include your married or maiden names and any assumed, trade names and doing business as names.				
	Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1702			

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Case number (if known)

Debtor 1 Kristina Lynn Smith

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Your Employer Identification Number				
	(EIN), if any.	EIN	EIN		
			If Debtor 2 lives at a different address:		
		27591 Kathy Ct Laguna Niguel, CA 92677			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Orange County	County		
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code		above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code		
		Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing	Check one:	Check one:		
o.	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Debtor 1 Kristina Lynn Smith Case number (if known)

ar	Tell the Court About	Your E	Bankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11						
	choosing to file under							
			Chapter 12					
			Chapter 13					
3.	about how you n			ou may pay. Typ attorney is subr	pically, if you are paying the fee yo	with the clerk's office in your local court for mourself, you may pay with cash, cashier's check, lf, your attorney may pay with a credit card or cl	or money	
					tallments. If you choose this optics (Official Form 103A).	n, sign and attach the Application for Individuals	s to Pay	
			but is not req that applies t	uired to, waive your family size	your fee, and may do so only if you ze and you are unable to pay the f	only if you are filing for Chapter 7. By law, a jud ur income is less than 150% of the official pover see in installments). If you choose this option, you official Form 103B) and file it with your petition.	ty line	
O. Have you filed for ■ No.								
	bankruptcy within the last 8 years?	— ··						
	lust o years.		District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	■ N	0					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ПΥ	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ N	o. Go to I	ine 12.				
	residence:	ПΥ	es. Has yo	our landlord obta	ained an eviction judgment against	you?		
				No. Go to line	12.			
				Yes. Fill out Int		ludgment Against You (Form 101A) and file it as	s part of	

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		Main Boodinone	1 age 1 of 20	
Debtor 1	Kristina Lynn Smith		Case number (if known)	

12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
	business?	☐ Yes.	Nam	and location of business		
	A sole proprietorship is a business you operate as		Nam	of business, if any		
	an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			,		
	If you have more than one sole proprietorship, use a separate sheet and attach		Num	r, Street, City, State & ZIP Code		
	it to this petition.		Chec	the appropriate box to describe your busi		
				Health Care Business (as defined in 11 L	J.S.C. § 101(27A))	
				Single Asset Real Estate (as defined in 1	1 U.S.C. § 101(51B))	
				Stockbroker (as defined in 11 U.S.C. § 1	O1(53A))	
				Commodity Broker (as defined in 11 U.S	C. § 101(6))	
				None of the above		
Chapter 11 of the deadlines. If you indicate that you are a small but		ficate that you are a small business debtow statement, and federal income tax retu	per you are a small business debtor so that it can set appropriate or, you must attach your most recent balance sheet, statement of or if any of these documents do not exist, follow the procedure			
	For a definition of <i>small</i> business debtor, see 11	■ No.	l am	ot filing under Chapter 11.		
	U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptc Code.			
		☐ Yes.		ing under Chapter 11, I am a small busine o not choose to proceed under Subchapte	ess debtor according to the definition in the Bankruptcy Code, er V of Chapter 11.	
		☐ Yes.		ing under Chapter 11, I am a small busing hoose to proceed under Subchapter V of	ess debtor according to the definition in the Bankruptcy Code, Chapter 11.	
Par	t 4: Report if You Own or	Have Any	Hazard	s Property or Any Property That Needs	s Immediate Attention	
14.	Do you own or have any property that poses or is	■ No.				
	alleged to pose a threat of imminent and identifiable hazard to public health or safety?	☐ Yes.	What is	ne hazard?		
	Or do you own any property that needs immediate attention?			ate attention is why is it needed?		
For example, do you own perishable goods, or livestock that must be fed, or a building that needs			Where	the property?		
			VVIICIC	are property.		

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Debtor 1 Kristina Lynn Smith Case number (if known)

Part 5: Expla

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 8:24-bk-12527-TA Doc 1 Filed 10/03/24 Entered 10/03/24 17:41:16 Desc Main Document Page 6 of 15

Debtor 1 **Kristina Lynn Smith** Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you **□** \$0 - \$50,000 □ \$500,000,001 - \$1 billion ■ \$1,000,001 - \$10 million estimate your assets to **□** \$50.001 - \$100.000 □ \$1.000.000.001 - \$10 billion □ \$10,000,001 - \$50 million be worth? □ \$100,001 - \$500,000 □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$500,001 - \$1 million ☐ More than \$50 billion □ \$100,000,001 - \$500 million 20. How much do you □ \$500,000,001 - \$1 billion **\$0 - \$50,000** □ \$1,000,001 - \$10 million estimate your liabilities □ \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million to be? □ \$100,001 - \$500,000 □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ■ More than \$50 billion ■ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kristina Lynn Smith Signature of Debtor 2 Kristina Lynn Smith Signature of Debtor 1 Executed on October 3, 2024 Executed on

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Kristina Lynn Smith Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julie J. Villalobos	Date	October 3, 2024
Signature of Attorney for Debtor	_	MM / DD / YYYY
Julie J. Villalobos 263382		
Oaktree Law		
Firm name		
3355 Cerritos Ave.		
Los Alamitos, CA 90720		
Number, Street, City, State & ZIP Code		
Contact phone (562)741-3938	Email address	julie@oaktreelaw.com
263382 CA		
Bar number & State		

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Fill in this information to identify your case:		
United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA	on the transfer of the state of	
Case number (#Anown)	Chapter you are filing under:	.55
	■ Chapter 7	
No.	☐ Chapter 11	
manager and a second second	☐ Chapter 12	
	Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 7: Sign Below					
For you	I have examined this petition, and I declare under pe	enalty of perjury that the information provided is true and correct.			
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7,			
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		property, or obtaining money or property by fraud in connection with a or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341,			
	Kristina Lynn Smith Signature of Debtor 1	Signature of Debtor 2			
	Executed on October 3, 2024 MM / DD / YYYY	Executed on MM / DD / YYYY			

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Debtor 1 Kristina Lynn Sm			Case number (# known)		
For your attorney, if you are represented by one	under Chapter 7, 11, 12, or 13 of title 11, United for which the person is eligible. I also certify the	etition, declare that I have if States Code, and have at I have delivered to the	e informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. §		
If you are not represented by an attorney, you do not need	342(b) and, in a case in which § 707(b)(4)(D) a in the sehedules filed with the petition is income		no knowledge after an inquiry that the information		
to file this page.	cell also a lo vinen interview and inte				
		Date	October 3, 2024		
	Signature of Attorney for Debtor		MM / DD / YYYY		
	Julie J. Villalobos 263382		William Production		
	Printed name				
	Oaktree Law				
	Firm name				
	3355 Cerritos Ave.				
	Los Alamitos, CA 90720		the state of the s		
	Number, Street, City, State & ZIP Code				
	Contact phone (562)741-3938	Email address	Julie@oaktreelaw.com		
	263382 CA				
	Bar number & State		A Property and the property of the con-		

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Kristina Lynn Smith 27591 Kathy Ct Laguna Niguel, CA 92677

Julie J. Villalobos Oaktree Law 3355 Cerritos Ave. Los Alamitos, CA 90720

A center for Children 1111 W Chapman Ave Orange, CA 92868

ADT 1501 Yamato RD Boca Raton, FL 33431

Allergy and Asthma Assc 28202 Cabot Rd Ste 105 Laguna Niguel, CA 92677

AT&T 208 S Akard Rd Dallas, TX 75201

Bank of America Attn: Bankruptcy 4909 Savarese Circle Tampa, FL 33634

Clineva Urgent Care 25461 Rancho Niguel Laguna Niguel, CA 92677 Community Orthopaedic And MRI 26401 Crown Valley Pkwy 101 Mission Viejo, CA 92691

Cox Communications 6205 Peachtree Dunwoody Rd Atlanta, GA 30328

Drew Hunt 4 Park Plasza Suite 200 Irvine, CA 92614

Head And Neck Associates of OC 26726 Crown Valley Pkway 200 Mission Viejo, CA 92691

Howard Smith 28822 Via De Luna Laguna Niguel, CA 92677

Jeff Gomez PO Box 1718 Upland, CA 91785

Kerry Kavanaugh 4511 Isabella Lane Dallas, TX 75229

Kohl's Attn: Credit Administrator Po Box 3043 Milwaukee, WI 53201 Leon Baginski MD 27800 Medical Center Rd 310 Mission Viejo, CA 92691

Macys Corporate 151 West 34th Street New York, NY 10001

Mission Heritage Gasterology Dr Chang 27799 Medical Center Rd #310 Mission Viejo, CA 92691

Mission Heritage Internal Medicine Dr Mayet 26800 Crown Valley Pkwy 305 Mission Viejo, CA 92691

Mission Heritage Nephrology Dr Tran 26800 Crown Valley Pkwy 250 Mission Viejo, CA 92691

Mission Heritage TCU 27799 Medical Center Rd Mission Viejo, CA 92691

Mission Pediatric Dentistry 27800 Medical Center Rd 332 Mission Viejo, CA 92691

Mission Providence Hospital 27799 Medical Center Rd Mission Viejo, CA 92691 Moulton Water 26161 Gordon RD Laguna Hills, CA 92653

Nellie Gail Urgent Care 27001 Moulton Pkwy 102 Aliso Viejo, CA 92656

PediatricsDermatology 3500 Barranca Pkwy 160 Newport Beach, CA 92696

Progressive Insurance 6300 Wilson Mills Rd Cleveland, OH 44143

Providence Mission Radiology 27799 Medical Center Rd Mission Viejo, CA 92691

Quality Loan Service 2763 Camino del Rios S 1st Fl San Diego, CA 92108

Retina Associates of OC 23521 Paseo De Valencia #207 Laguna Hills, CA 92653

Rowan Dorcy Medical 27799 Medical Center Rd Mission Viejo, CA 92691 SDGE PO Box 25111 Santa Ana, CA 92799

Sea Country Dental 32341 Golden Lantern Ste C Laguna Niguel, CA 92677

Seabreeze Property Management PO Box92799 Aliso Viejo, CA 92656

SGSB Law 19762 MacArthur Blvd Ste 200 Irvine, CA 92612

So Cal Gas 1801 S Atlantic Blvd Monterey Park, CA 91754

The Neshanian Law Firm Amy Neshanian 5 Corporate Park, Ste 250 Irvine, CA 92606

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US Bank PO BOX 108 Saint Louis, MO 63166 US Courts Pacer PO Box 5208 Portland, OR 97208